

**Information to identify the case:**

Debtor 1	<b>John P McMahon</b>	Social Security number or ITIN	xxx-xx-5492
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Karen H McMahon</b>	Social Security number or ITIN	xxx-xx-8675
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-24936-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John P McMahon

Karen H McMahon

11/16/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
John P McMahon  
Karen H McMahon  
DebtorsCase No. 13-24936-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 46

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db #+John P McMahon, 15 Far Hills Avenue, Far Hills, NJ 07931-2431  
jdb #+Karen H McMahon, 15 Far Hills Avenue, Far Hills, NJ 07931-2431  
cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437

514061240 +Barry Lustig, c/o Border Credit and Collections, po box 226, springfield, NJ 07081-0226  
514061243 Broder Credit & Collection Service, 28 Millburn Avenue, PO Box 226,  
Springfield, NJ 07081-0226

514274840 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
514274841 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
514061251 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance, 25505 West 12 Mile Road,  
Southfield, MI 48034)

514244746 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
514259286 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
514061250 +Comcast, 100 Randolph Road, Somerset, NJ 08873-1384  
514061252 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
514061256 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837  
514061257 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
514061265 +Michael Harrison, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430  
514061267 Paul Greenberg Charitable Remainder Unit, c/o Fox Rothschild LLP,  
75 Eisenhower Parkway Suite 200, Roseland, NJ 07068-1600

514061268 Pay Day Nation, 107 great northern house, 275 Deansgate, Manchester M3 4el, Unite Kingdom  
514061270 State of New jersey, division of taxation, 75 veterans memorial dr e,  
Somerville, NJ 08876-2949

514218277 +State of New Jersey, PO Box 245, Division of Taxation, Trenton, NJ 08602-0245  
514061271 +VFG, 3636 n. central avenue, suite 140, Phoenix, AZ 85012-1971  
514061255 delaware cash direct, po box 2780, Wilmington, DE 19805-0780

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2018 00:41:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 17 2018 00:40:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

514108512 +EDI: BMW.COM Nov 17 2018 05:13:00 BMW Bank of North America, 5550 Britton Parkway,  
Hilliard, OH 43026-7456

514061242 EDI: BMW.COM Nov 17 2018 05:13:00 Bmw Financial Services, 5515 Parkcenter Cir,  
Dublin, OH 43017

514111430 +EDI: AISACG.COM Nov 17 2018 05:13:00 BMW Financial Services NA, LLC,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

514061241 +EDI: BMW.COM Nov 17 2018 05:13:00 Bmw Financial Services, Attn: Bankruptcy Department,  
5550 Britton Pkwy, Hilliard, OH 43026-7456

514061247 EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital 1 Bank, Po Box 85520,  
Richmond, VA 23285

514061245 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Cap One, Po Box 30253,  
Salt Lake City, UT 84130-0253

514061244 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Cap One, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440

514061246 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285

514061248 +EDI: RMSC.COM Nov 17 2018 05:13:00 Care Credit, po box 103104, Roswell, GA 30076-9104

514061249 EDI: CIAC.COM Nov 17 2018 05:08:00 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040

514061254 +EDI: RCSFNBMARIN.COM Nov 17 2018 05:13:00 Credit One Bank, Po Box 98872,  
Las Vegas, NV 89193-8872

514061253 +EDI: RCSFNBMARIN.COM Nov 17 2018 05:13:00 Credit One Bank, Po Box 98873,  
Las Vegas, NV 89193-8873

514942350 EDI: IRS.COM Nov 17 2018 05:13:00 Department of the Treasury, Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346

514061259 +EDI: AMINFOFP.COM Nov 17 2018 05:13:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868

514061261 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gemb/care Credit, C/o Po Box 965036,  
Orlando, FL 32896-0001

514061260 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gemb/care Credit, Attn: bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104

514061262 +EDI: HFC.COM Nov 17 2018 05:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

514329336 EDI: RESURGENT.COM Nov 17 2018 05:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

514061266 EDI: HFC.COM Nov 17 2018 05:13:00 Orchard Bank, PO Box 17051, Baltimore, MD 21297-1051

514862143 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

514862144 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 46

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514331845 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541

514290085 +E-mail/Text: csidl@sbcglobal.net Nov 17 2018 00:41:31 Premier BankCard/Charter,  
Post Office Box 2208, Vacaville, CA 95696-8208

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514061258 easy cash - camosun financial services

514061269 payment services

514061264\* +Internal Revenue Service, 3101 Constitution Dr, Springfield, IL 62704-6729

514061263\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

514865206\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)

514865208\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)

514865207\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)

514865209\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)

514333688 ##The Paul Greenberg Charitable Remainder, UniTrust Dated 10/01/05, c/o Fox Rothschild LLP,  
75 Eisenhower Parkway, Suite 200, Roseland, NJ 07068-1600

TOTALS: 2, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 16, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor CitiMortgage, Inc dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Jennifer R. Gorchow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com

Kirsten B. Ennis on behalf of Joint Debtor Karen H McMahon pacerecf@ennislegal.com,  
r53278@notify.bestcase.com

Kirsten B. Ennis on behalf of Debtor John P McMahon pacerecf@ennislegal.com,  
r53278@notify.bestcase.com

Richard M. Meth on behalf of Creditor The Paul Greenberg Charitable Remainder UniTrust Dated  
10/01/05 msteen@foxrothschild.com

TOTAL: 8